

**Amendment Offered by Mr. Meeks of New  
York**

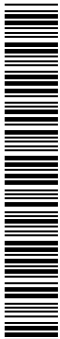
**To the Amendment in the Nature of a  
Substitute Offered by Mr. Bachus**

Page 28, after line 21, insert the following new section (and conform the table of contents accordingly):

1 **SEC. 504. TELEPHONE NUMBER REQUIRED TO BE IN-**  
2 **CLUDED WITH ANY FIRM OFFER OF CREDIT**  
3 **NOT INITIATED BY THE CONSUMER.**

4 Section 605 of the Fair Credit Reporting Act (15  
5 U.S.C. 1681c) is amended by inserting after subsection  
6 (l) (as added by section 203 of this Act) the following new  
7 subsection:

8 “(m) TELEPHONE NUMBER REQUIRED TO BE IN-  
9 CLUED WITH ANY FIRM OFFER OF CREDIT NOT INITI-  
10 ATED BY THE CONSUMER.—No information in a con-  
11 sumer’s file may be used in connection with a determina-  
12 tion to make a firm offer of credit to the consumer, in  
13 connection with a credit transaction not initiated by the  
14 consumer, unless the offer also includes, in a clear and  
15 concise form in a prominent and conspicuous location, in-  
16 structions for the consumer to follow, and a telephone



[Telephone contact to prevent future offers]

2

- 1 number the consumer may call, to have the consumer's
- 2 name, address, and any telephone number excluded from
- 3 any future attempt to be contacted for such offers.''.

